Investor Relations Presentation

July – September 2023

The Experian team

Brian Cassin
Chief Executive Officer

Lloyd Pitchford
Chief Financial Officer

Nadia Ridout-Jamieson
Chief Communications Officer

Evelyne Bull
VP Director, Investor Relations

Snapshot of Experian

We have a clear purpose: to create a better tomorrow

We bring the power of data, analytics and technology to transform lives and deliver better outcomes for people, for businesses and for our communities:

- We are driven by our mission to **improve financial health for all**
- We champion consumers across the business, and currently have **172* million** free members
- We are entrusted with data on **1.5 billion** people and **201 million** businesses
- We have a **diverse and growing range** of **clients** across **multiple geographies** and **industries**
- We grow our business through **innovation** and **technology**, and foster an **inclusive**, **inspiring** and **supportive culture** for our people

We are **large**, **stable** and highly **cash-generative**:

- £26bn market cap[1] / FTSE top 25[1]
- 22,000 employees; 32 countries
- US$6.6bn revenue / US$1.8bn Benchmark EBIT
- US$1.8bn Benchmark operating cash flow, cash conversion rate of 98%[2]
- 16.5% Return on Capital Employed (ROCE)

* As at 30 June 2023.
All metrics unless otherwise stated are for the year ended 31 March 2023.
1 As at 11 July 2023.
2 Conversion of Benchmark EBIT into Benchmark operating cash flow.

Our investment proposition

We are a leader in global information services with strong positions in growing markets

- We have a **diversified portfolio** of businesses across different sectors and regions
- Our business model is **scalable**, allowing us to grow revenues quickly at low incremental cost
- We achieve significant **synergies** across our operations by combining data sources, integrating analytics and using technology to offer differentiated propositions

Strong foundations support our growth prospects

- We continually invest in **product innovation, new sources of data** and **technology**
- We have **direct relationships** with **172m consumers** and growing strongly
- We have identified **significant addressable market** opportunities, estimated at over US$150bn and growing

We remain financially well positioned

- **Highly recurring revenue**, as many of our products and services are integral to our clients' operating processes
- We are a highly **cash-generative**, low capital intensity business
- We balance **organic and strategic investments** with shareholder returns through dividends and share repurchases

We place a strong emphasis on Environmental, Social and Governance

- We transform financial lives by **improving access to credit** and empowering people to understand their finances
- This is enabled by treating **data** with respect, inspiring and supporting our **people**, working with **integrity** and protecting the **environment**

Experian business activities – our services

experian

Business-to-Business (B2B)

Data US$3.4bn	• Large databases • Credit history data on 1.5bn people and 201m businesses • Automotive information • 18 consumer credit bureaux • 15 business credit bureaux • Credit reports • Ascend platform
Decisioning US$1.4bn	• Advanced software and analytics • Credit scores • Decisioning software • Data quality • Fraud software • Analytical tools • Health • Expert consulting

Business-to-Consumer (B2C)

Consumer Services US$1.8bn	• Direct to consumer credit monitoring • Credit and insurance marketplaces • Identity theft protection services • Affinity (white label) credit and identity monitoring services

Revenue for year ended 31 March 2023.

Experian business activities – how we help

Business-to-Business

We help businesses to identify and understand their customers.

We can help them to:

- lend effectively, responsibly and appropriately;
- manage credit risk and minimise the risk of fraud;
- better understand and communicate with customers;
- enhance their customer's experience with them;
- better understand their markets and allocate resources.

They benefit from more information, more accurate results, and more precise decisions.

Consumer Services

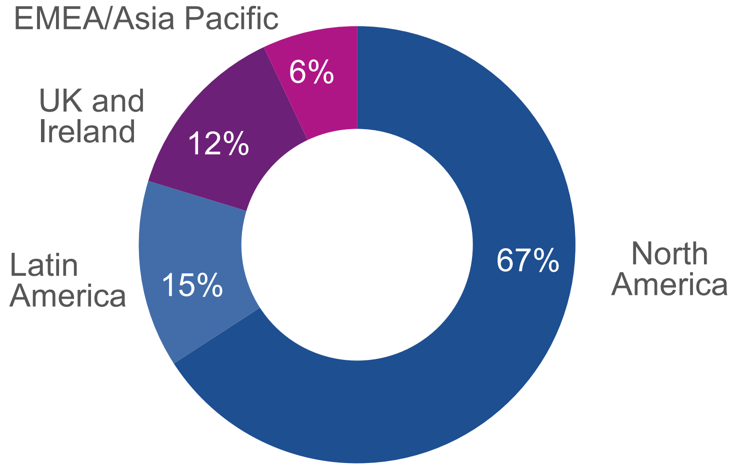
We help people and families to:

- better access financial services;
- understand and improve their financial position;
- better protect against fraud and identity theft;
- know that their data is correct, and
- learn more about credit.

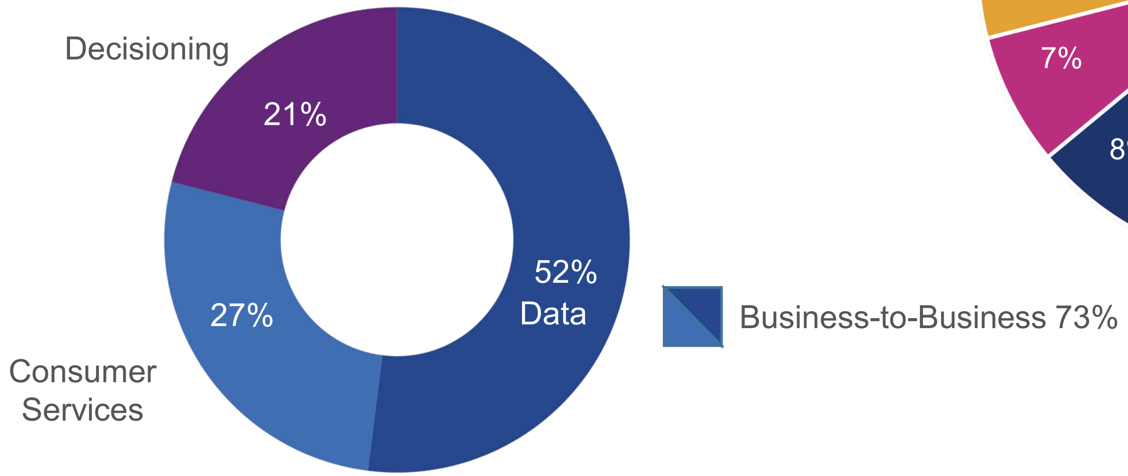
Making it easier, cheaper and faster for people and organisations to access financial services

Global revenue FY23

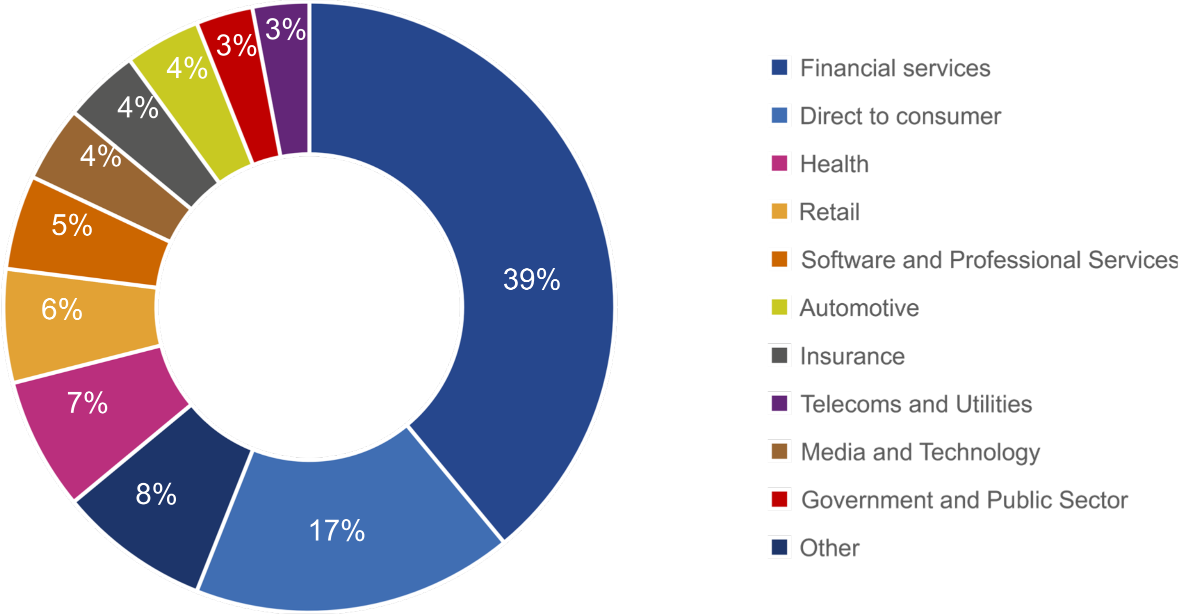
By region



By business activity

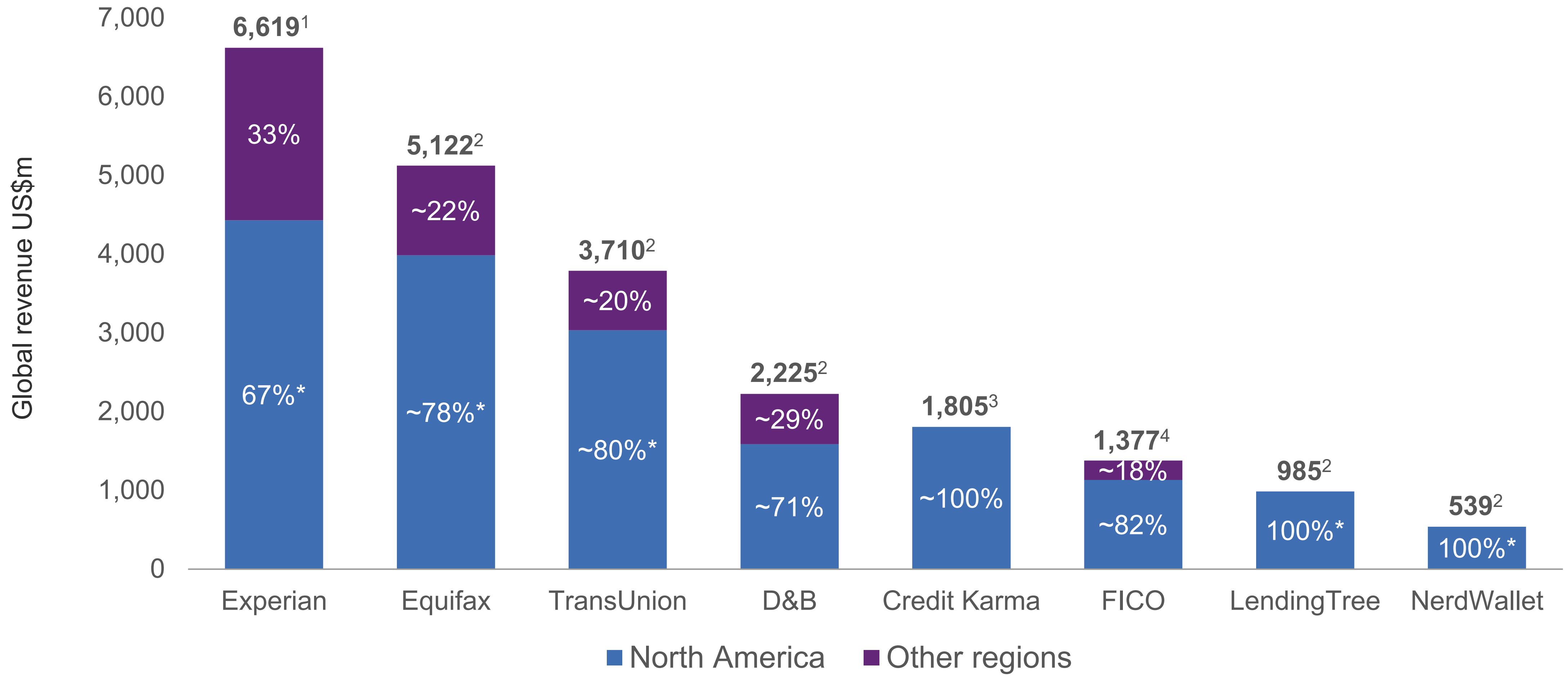


By customer



Diverse portfolio by region, business activity and customer

Market leader with unparalleled global reach and range



1 Year ended 31 March 2023
2 Year ended 31 December 2022
3 Year ended 31 July 2022. Credit Karma revenue are primarily US. Intuit/CK does not disclose international revenues
4 Year ended 30 September 2022 FICO's North America includes Latin America, which is ~5% of total revenue

*US only
Source: Annual results & latest SEC filings

This analysis covers traditional competitors that are publicly listed. It does not include companies where a single division competes against Experian.

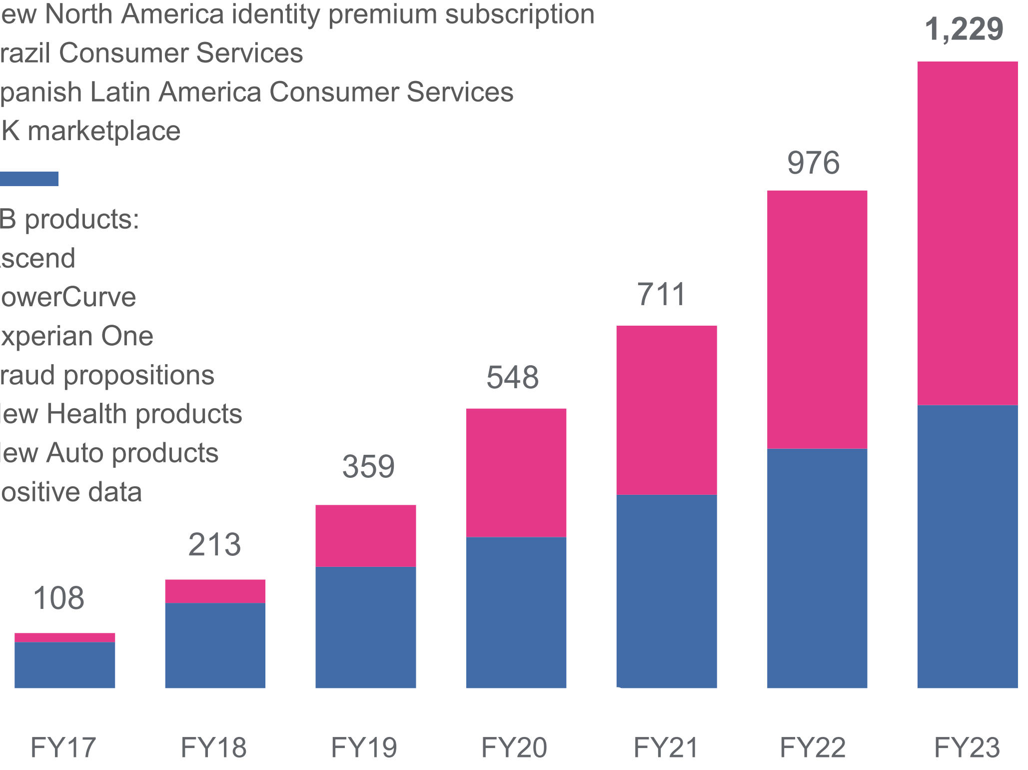
Strategic highlights

Substantial strategic progress

Revenue from new product innovation (US$m)

Consumer Services:
- North America marketplace
- New North America identity premium subscription
- Brazil Consumer Services
- Spanish Latin America Consumer Services
- UK marketplace

B2B products:
- Ascend
- PowerCurve
- Experian One
- Fraud propositions
- New Health products
- New Auto products
- Positive data



Our business fundamentals

glassdoor 4.4/5

Great Place To Work®

Certified in **22** countries

Net Promoter Score improvement
2018: 23
2022: 52

Strategic cloud partnership with **AWS**

FAST COMPANY — WE MADE THE LIST! experian | Boost is a World Changing Idea

FORTUNE statista — AMERICA'S MOST INNOVATIVE COMPANIES | 2023

BIG INNOVATION 2023

FORTUNE 100 BEST COMPANIES TO WORK FOR® 2023

Valor ECONÔMICO

Serasa Experian named one of the 'Most Innovative Companies'

BEST IN KLAS® REVENUE CYCLE: CONTRACT MANAGEMENT 2023

Extending further across the customer lifecycle in our markets

We assist consumer and business interactions…

…more deeply and broadly than ever before…

…across an expanding set of verticals

B2B focus areas

- Marketing and Engagement
- Identity and Fraud
- Credit / Risk
- Customer / Portfolio Management
- Payments / Collections

Customer lifecycle:

- Explore and learn
- Open / set-up account
- Apply / Purchase
- Use product / service
- Manage account
- Resolve issues or problems
- Add account / Loyalty
- Close account

Consumer focus areas

- Protect My Identity
- Educate and Enable Me
- Match Me
- Do it for me

Verticals:

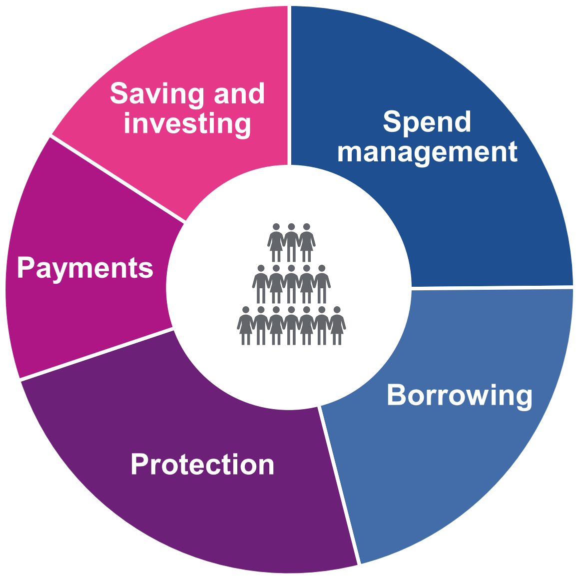
- Lending
- Health
- eCommerce
- Insurance
- Auto
- Marketing / advertising
- Public sector

Addressing large opportunities

Consumer Services

US$40bn+ TAM*

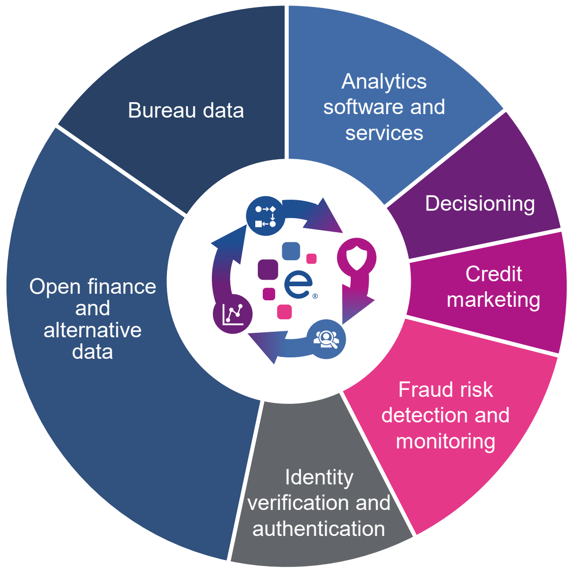
Goal: Become pre-eminent consumer financial platform



Credit, Fraud, and Identity

US$55bn+ TAM

Goal: Lead the next phase of market evolution



Priority vertical opportunities

Goal: Grow in underpenetrated Experian adjacencies

	TAM
Health	US$10bn
Marketing Data and Identity Resolution	US$9bn
Verification Services	US$3bn

US$150bn+ Experian total market opportunity

* Total addressable market

Our strategic framework

Fundamental pillars

- High-performing, purpose-driven culture
- Superior data
- World-class products
- Relationships with millions of consumers
- Industry-leading innovation
- Operational excellence at scale

Lead next phase of credit risk, digital marketing, fraud and identity evolution

Maximise synergies

Become pre-eminent consumer finance platform

Key priorities

- Broadest, deepest, highest quality data
- Leverage our advanced technologies
- Link propositions (Ascend, PowerCurve and more)
- Scale globally
- Expand in new markets – Identity, Fraud, Business Credit, Health, Auto, Verifications, Targeting

- Grow and deepen consumer relationships
- Enhance premium products
- Build significant scale in marketplaces
- Help consumers daily
- Improve outcomes through consumer-contributed data
- Selectively expand in more bureau markets

Foundations

World-class technology	Attracting the best talent	Great customer service

AI at Experian

Our advantages

- Deep expertise in artificial intelligence, machine learning, natural language processing
- Wide product set embedding AI to enhance credit risk assessment, fraud detection and identity resolution
- Unique, proprietary datasets and long history of working with structured and unstructured data and advanced analytics

DataLabs

Fraud detection

Ascend

Experian Boost

Experian Lift

Our focus ahead

- Leverage Experian strengths to deliver benefits of Generative AI
  - Accelerate product innovation
  - Drive operational productivity
- Ensure strict guardrails to protect consumers and meet all regulatory requirements

Excited about Generative AI opportunity

Quarterly organic growth trends

		% of Group revenue[1]	Q1	Q2	Q3	Q4	FY23	Q1 FY24
North America (NA)		**67%**	**7%**	**8%**	**5%**	**7%**	**7%**	**4%**
Data	CI / BI bureaux	23%	3%	2%	(2)%	2%	1%	1%
	CI / BI bureaux, excluding Mortgage	21%	11%	10%	5%	6%	8%	2%
	Mortgage	2%	(31)%	(38)%	(42)%	(21)%	(33)%	(8)%
	Automotive	5%	4%	11%	7%	7%	7%	8%
	Targeting	4%	11%	16%	14%	15%	14%	9%
Decisioning	Health	8%	5%	8%	4%	10%	7%	9%
	DA / Other	5%	7%	9%	7%	5%	7%	3%
Consumer	Consumer Services	22%	13%	11%	9%	10%	11%	3%
Latin America (LA)		**15%**	**18%**	**18%**	**16%**	**13%**	**16%**	**13%**
Data	CI / BI bureaux	9%	14%	15%	11%	10%	12%	9%
	Other	0%	5%	42%	(3)%	9%	12%	0%
Decisioning	DA / Other	3%	20%	22%	14%	10%	16%	15%
Consumer	Consumer Services	3%	42%	18%	40%	29%	32%	26%
Total NA and LA		**82%**	**9%**	**9%**	**6%**	**8%**	**8%**	**5%**

1 Percentage of group revenue from ongoing activities calculated based on FY23 revenue at actual rates.
Organic growth rates at constant currency.
CI = Consumer Information. BI = Business Information. DA = Decision Analytics. Ascend revenue is largely recognised in CI bureaux. Mortgage Profiles is in CI bureaux.

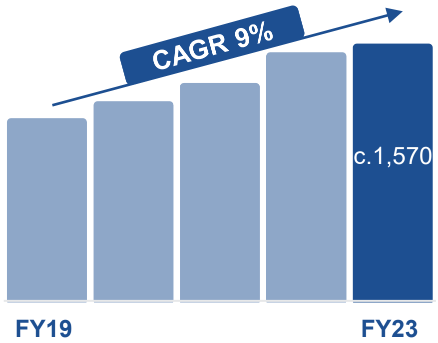
Quarterly organic growth trends

		% of Group revenue[1]	Q1	Q2	Q3	Q4	FY23	Q1 FY24
UK and Ireland		**12%**	**5%**	**6%**	**6%**	**2%**	**5%**	**1%**
Data	CI / BI bureaux	5%	9%	10%	7%	3%	7%	1%
Data	Targeting / Automotive	1%	3%	3%	9%	11%	7%	6%
Decisioning	DA / Other	3%	2%	6%	15%	4%	7%	0%
Consumer	Consumer Services	3%	0%	0%	(8)%	(7)%	(4)%	(2)%
EMEA/Asia Pacific		**6%**	**3%**	**4%**	**1%**	**5%**	**3%**	**8%**
Total Global		**100%**	**8%**	**8%**	**6%**	**7%**	**7%**	**5%**

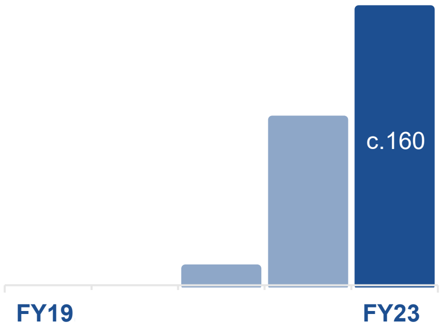
1 Percentage of group revenue from ongoing activities calculated based on FY23 revenue at actual rates.
Organic growth rates at constant currency.
Historic growth rates as reported.

Key market highlights

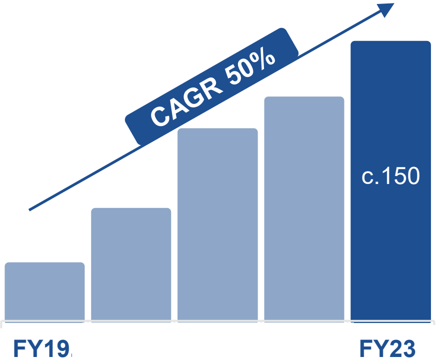
North America CI/BI Bureaux



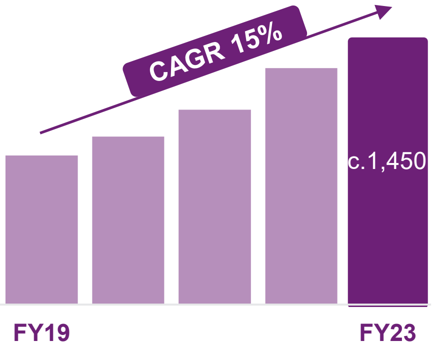
Verifications and Employer Services



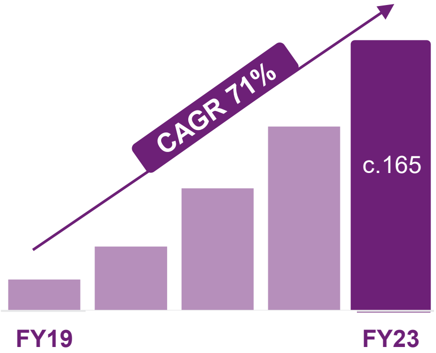
Global Ascend



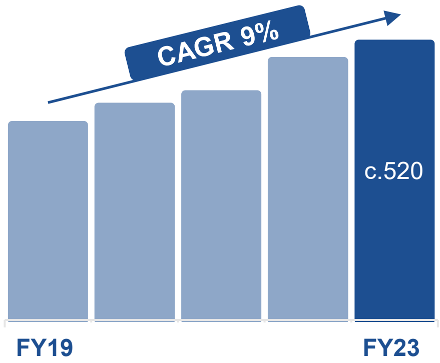
North America Consumer Services



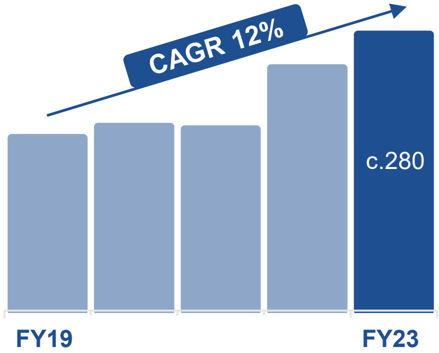
Latin America Consumer Services



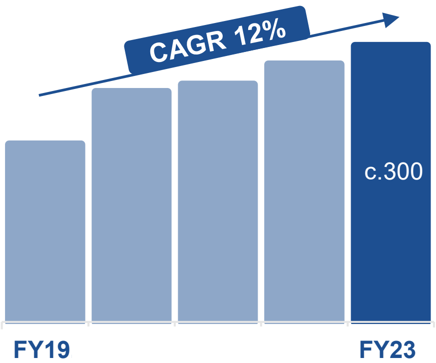
Health



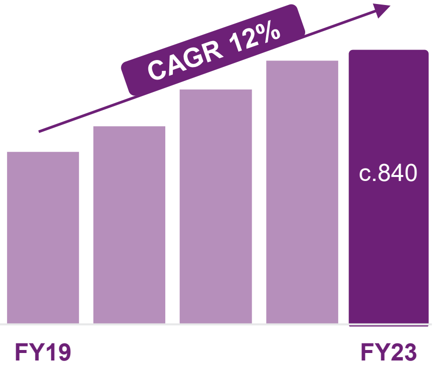
North America Targeting



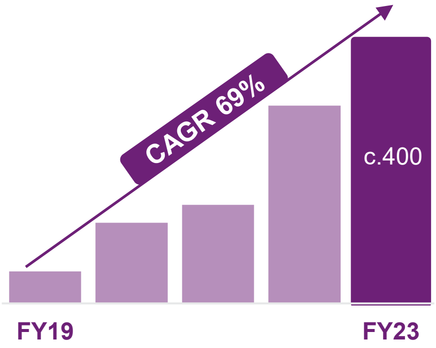
North America Auto



North America Subscription



Global Marketplace



Business-to-business (B2B)

Business-to-consumer (B2C)

Notes:
US$m Revenue and EBIT based on ongoing activities, at actual FX rates, as reported at the time.

FY23 Strategic progress

North America delivers +7% organically; B2B +5%

Consumer and Business Information (CI/BI)

- Sustaining growth against backdrop of lender credit tightening
- FY23 NA CI/BI[1] +1% organic revenue growth, +8% ex-mortgage
- New client wins – securing new logos and higher wallet share
- 77 Ascend clients
- Growing demand for expanded datasets e.g. Buy-Now-Pay-Later (BNPL) and low income lending
- New logos and higher wallet share wins in business credit
- Verification and Employer Services up 67% to >US$160m in NA

Income and Employment Verification (CI/BI)[2]

47m+ records

151 contracts signed

4 Top card issuers

18 Top mortgage lenders

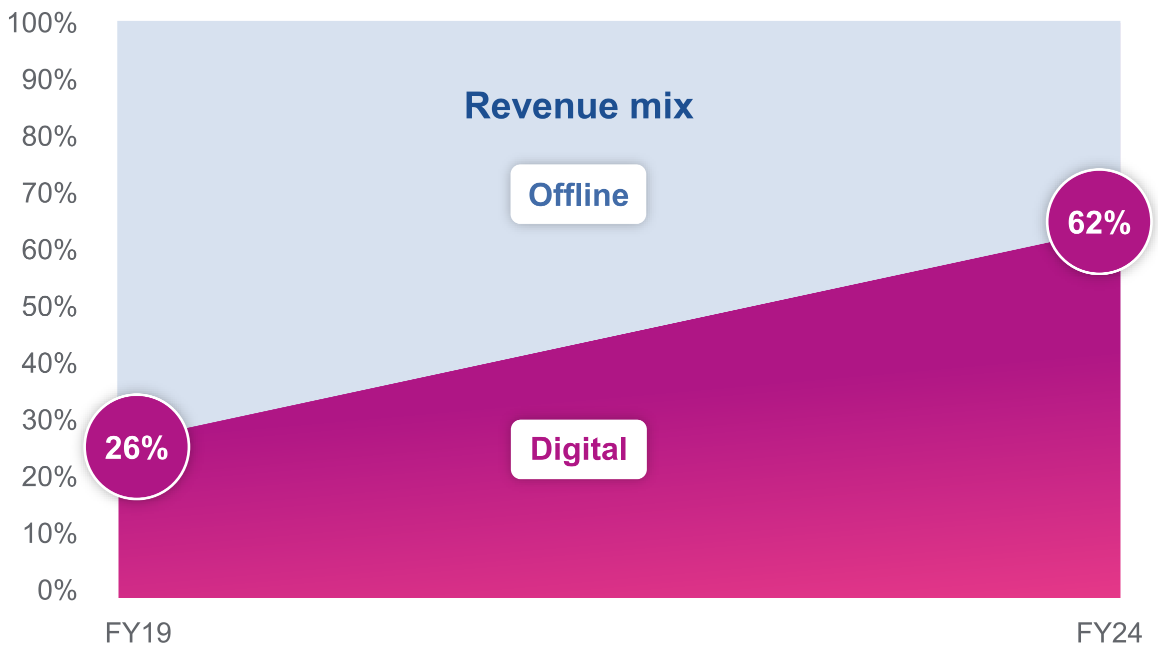
6 Top Auto lenders

7 Top FinTech lenders

1 CI: Consumer Information, BI: Business Information.
2 North America only.

North America B2B: new products, verticals add to growth trajectory

Targeting



- Addressing a more diversified customer base
- Leveraging One Experian synergies to drive competitive advantage, e.g. Ascend

Automotive

- Automotive supply constraints ease
- Dealers increase marketing activity to stimulate demand
- Automotive lenders seek recessionary risk models to lend effectively

Health

- New product introductions:
  - AI Advantage™ integrates with our Best in KLAS claims processing solution
  - Experian PowerCurve Collections build off collections optimisation solution used by hundreds of Epic clients

NA Consumer Services +11% organically

Adding to free memberships and frequency of engagement

Free memberships:
+19% year-on-year to **62m**

Engagement:
+18% year-on-year*

*Average monthly active users.

Auto insurance

Through FY24:

- Scaling digital agency
- Enhancing user experience
- Expanding insurance carriers

FY23 progress

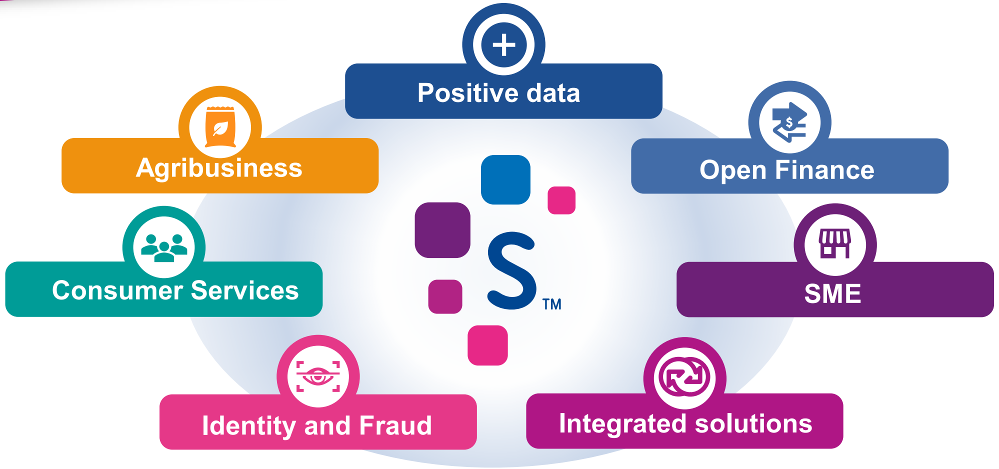
- **Growing Experian's brand awareness** – now a top US15 finance app with a 4.8 star rating*
- **Premium enrolments grow** – supported by richer features
- **Strong marketplace performance** – supported by Experian Activate and vertical expansion

* Source: Apple App Store

New product features

- **Activate** – improves likelihood of approval. Lenders serve offers to consumers who are likely to be approved, based on the lenders' criteria
- **Confirm Your Car** – matches Experian Auto data to reduce friction and streamline auto loan application process
- **Auto Insurance** – match consumers to insurance carriers to help them save money
- **Boost™ with Rent**– enables consumers to add rent payment history to boost FICO Score
- **BillFixer™** – a representative helps consumers negotiate lower rates on day-to-day bills, saving US$263 annually on average
- **Personal Privacy Scan** – shows consumers where name/address/phone number occurs on the internet. Ongoing monitoring is a premium feature

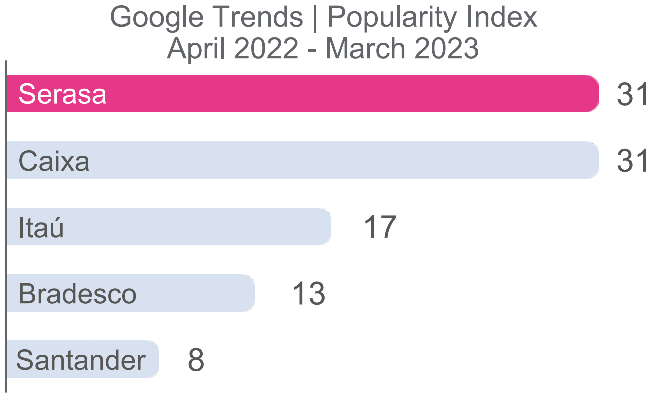
Latin America +16% organically



Executing strongly on a broad opportunity set

- Positive data: c. 200 solutions in-market
- Ascend revenue +72%
- +62% new decisioning installations
- Agribusiness revenue +66%

Our consumer app is one of the most highly ranked financial apps in Brazil*



Scaling Latin America Consumer Services

- 32% organic revenue growth, delivering profitably
- Free memberships up 10m to 81m in Brazil
- Spanish Latin America memberships add a further 13m
- Limpa Nome, credit marketplace and premium services expansion. Investing in e-wallet payment solutions

* Source: Team analysis | data.ai; March 2023

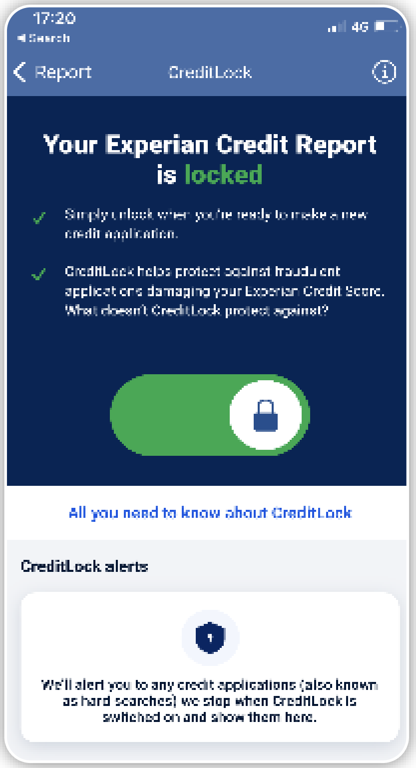
UK and Ireland +5% organically

Business-to-business

	New product examples	FY23	FY24
New Scores and Insight	Buy Now Pay Later - new data	Launched to market	Scale
	Affordability – enhancing income and expenditure features	Launched to market	Scale
	Cost of Living & Economic Risk Flags	Launched to market	Scale
New Risk Methods and Technology	Open Banking transaction instantly delivered	Onboarded First Pilot Client	Market Adoption
	Ascend – various new modules	Launched new products	Launch and Scale
New datasets	Verifications API	Set up and launched to market	Scale
	Support Hub, supporting vulnerable consumers	Launched to market	Build Consumer adoption
	Pay Dashboard payslip to access income and employment data	Launched	Scale to large employers

- Added c. 2m BNPL records; access to 77% of UK PAYE income and employment records
- Increased pace of new product introductions
- 473 new logos added in FY23

Consumer Services



- Reduced credit supply impacts marketplace performance
- Accelerating pace of new feature introductions e.g. Credit Lock

EMEA/Asia Pacific +3% organically

Progressing our transformation plan

- Revenue growth with improving margin trajectory
- Delivered organisational efficiencies
- Enhancing fundamentals by driving innovation revenues and global Experian platforms

FY23 performance

Australia and New Zealand – good progress with cloud-based decisioning and data quality

Asia – strongly growing bureau contribution and business diversification in India

Germany, Austria and Switzerland (DACH) – some challenges from macro headwinds; solid performance in insurance

Italy and Spain – good progress driven by product innovation delivery and bureau volume strength

South Africa – good progress. Strong product pipeline underpins growth despite weaker macro

Environmental, Social and Governance strategy highlights – strong progress

experian

- Around 13 million US consumers now connected to Experian Boost
- Social Innovation and United for Financial Health both beat their 100m people targets, two and one year early, respectively
- Certified as Great Place to Work in 22 countries, 82% employee engagement (+4% year-on-year)
- Board is now 45% women and includes two ethnically diverse members
- Progress towards carbon neutral; scope 1 and 2 emissions -38% in FY23 and -65% since 2019 base year

Improving financial health for all

Treating data with respect

Inspiring and supporting our people	**Working with integrity**	**Protecting the environment**

For further info see the ESG Presentation

Environmental, Social and Governance (ESG)

Experian's sustainable business strategy

OUR PURPOSE:

Creating a better tomorrow

OUR SUSTAINABLE BUSINESS STRATEGIC PRIORITY:

Improving Financial Health for all

THROUGH OUR

Core products | Social Innovation | Community Investment

Contributing to the UN Sustainable Development Goals

1 NO POVERTY 1.4 | 8 DECENT WORK AND ECONOMIC GROWTH 8.10 | 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 9.3

ENABLED BY:

Treating data with respect

Security | Accuracy | Fairness | Transparency | Inclusion

SUPPORTED BY:

Inspiring and supporting our people | **Working with integrity** | **Protecting the environment**

Our goals

Improving financial health for all:

- Reach 100m people through social innovation products by 2025 (since 2013)
- Connect 100m people through United for Financial Health by 2024 (since 2020)

Diversity:

- By 2024 increase the proportion of women in our executive committee and direct reports to 30%, in our senior leaders to 40%, in our mid-level leaders to 42%, and in our total workforce to 47%

Environment:

- Become carbon neutral in our own operations by 2030[1]
- By 2030 reduce Scope 1 and 2 emissions by 50% and Scope 3 emissions[2] by 15%
- Offset 100% of our scope 1 and 2 emissions by 2025

www.experianplc.com/responsibility/our-approach/

1. Includes all scope 1 and 2 emissions and the categories of 'purchased goods & services', 'business travel' and 'fuel-and-energy-related activities' within scope 3 (which represent 83% of our scope 3 baseline emissions).
2. 'Purchased goods & services', 'business travel' and 'fuel-and-energy-related activities'.

Experian ESG performance overview

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- **Social**
  - Opportunity to significantly advance global **financial inclusion**, supporting UN Sustainable Development Goals 1.4, 8.10, 9.3
  - Data security and privacy is of highest focus, **ISO 27001** standard
  - Employees – recruiting and retaining **top talent**; building a high performance, inclusive culture
  - Supply chain principles support UN **Universal Declaration of Human Rights**; member of the Slave-Free Alliance; supplier diversity programme
- **Environment**
  - Committed to **carbon neutral**[1] **by 2030**, **Science Based Target** set for 2030. Offsetting Scope 1 & 2 emissions over the 5 years to 2025.
  - **CDP A- score** (leadership band) for 2022, follow **TCFD** recommendations
- **Governance:**
  - Independent board evaluation shows **first class corporate governance** and excellent board performance
  - **Board** meets recommendations of both the FTSE Women Leaders Review on gender diversity and the Parker Review on ethnic diversity

Supporting the UN Sustainable Development Goals

Fortune America's Most Innovative Companies 2023

Experian Go recognised at the 2023 BIG Innovation Awards

Experian Boost recognised in Fast Company's 2022 World Changing Ideas

Named as one of the Financial Times' Europe Climate Leaders 2023

Fortune 100 Best Companies To Work For 2023

1. Includes all scope 1 and 2 emissions and the categories of 'purchased goods & services', 'business travel' and 'fuel-and-energy-related activities' within scope 3 (which represent 83% of our scope 3 baseline emissions).

Improving Financial Health – at the heart of our purpose

Vital role as the world's largest credit bureau

- **The World Bank** states that credit bureaus support financial stability, lower interest rates, improve the allocation of new credit and are especially beneficial for small enterprises and new borrowers.
- We provide lenders with information needed to **offer more loans at fairer rates, reducing the cost to borrowers**.
- Extending access to credit helps **drive social and economic development -** businesses grow, families transform their lives.
- We also help people **understand, manage and improve their financial situation** – and protect themselves and their data.

Outcome:

▶ Support **financial health of individuals, businesses and economies**

▶ Opens door to **millions of potential new customers** for us and our clients

We empower consumers to improve their financial lives, gain access to credit, safeguard their identity, save money, negotiate debt and improve their financial knowledge

www.experianplc.com/responsibility/improving-financial-health

Improving Financial Health – the three key ways we help

experian

1 Core products

We use our data and analytics expertise to offer a wide range of core products and services that promote financial wellbeing.

Experian Boost has helped millions of people in USA instantly improve their credit scores by adding on-time payments of utility bills to their financial profiles

Priority is driving revenue at scale for the business, investments prioritised by returns

2 Social Innovation

This programme provides seed funding to explore innovative new solutions designed to offer societal benefits and new revenue streams.

GeleZAR app in South Africa - people can improve their financial education through fun courses on their mobile & build their credit score even without a bank account

Focus is on number of people reached with financial inclusion products, returns are secondary

3 Community Investment

We deliver financial education programmes and support communities where we operate.

United for Financial Health launched to re-build financial lives post COVID-19, has connected with 113m people since 2020 launch

Priority is educating people on finances to help drive financial inclusion

- Products
- Most focussed on returns
- Less financially excluded

Sliding scale
(generalised characteristics, there are exceptions)

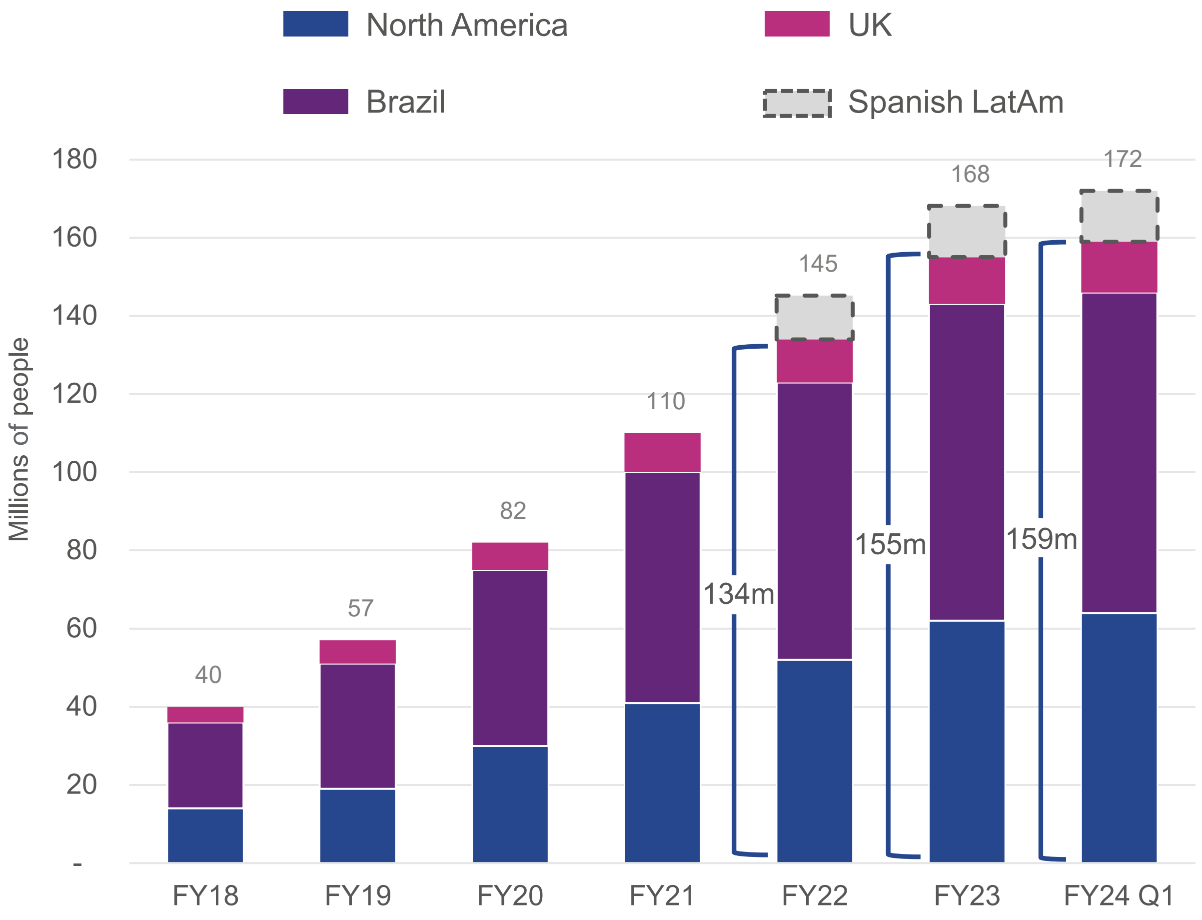
- Education
- Most focussed on helping people
- More financially excluded

As we help people move up the ladder of financial inclusion, more people become potential consumers of our core products

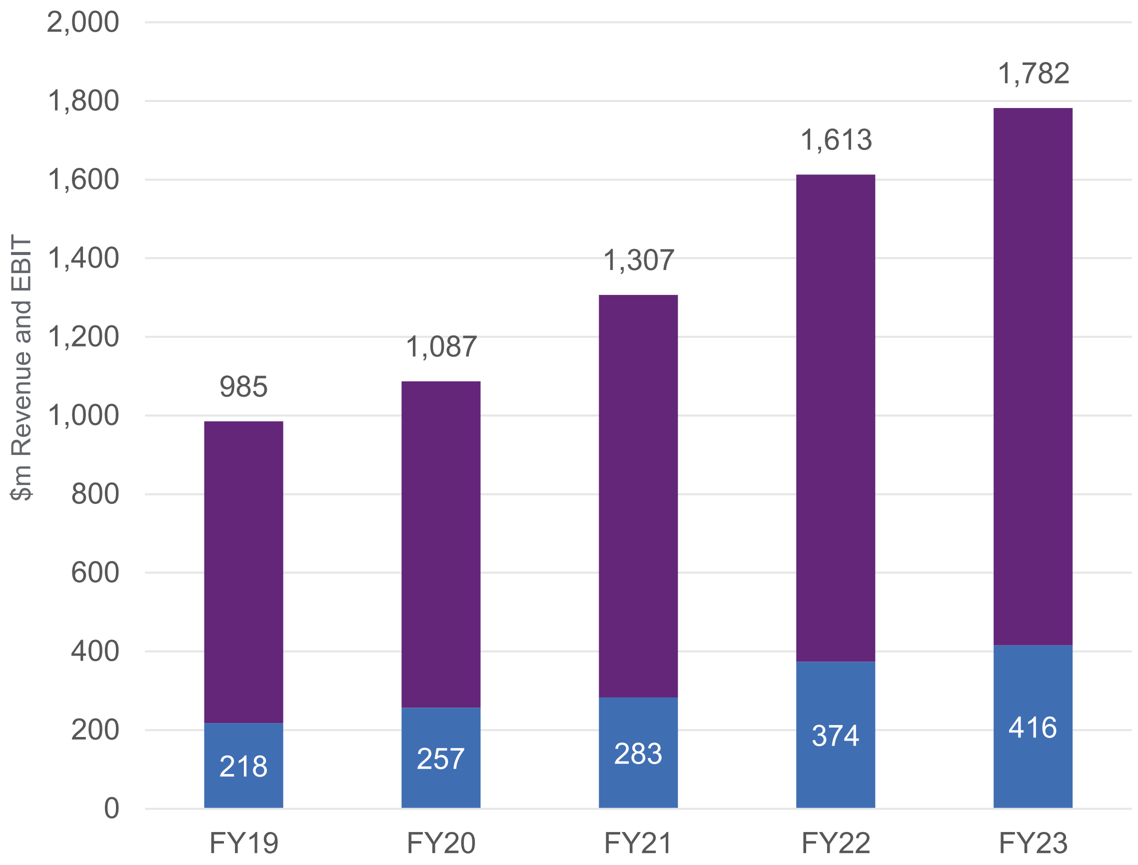
www.experianplc.com/responsibility/improving-financial-health

Improving Financial Health – core product metrics

Free consumer members



Consumer Revenue & EBIT



Revenue and EBIT are Benchmark from Ongoing activities
Revenue and Benchmark EBIT for FY20 are re-presented for the reclassification to exited business activities of certain B2B businesses and the reclassification of our Consumer Services business in Latin America to the Consumer Services business segment.

Improving Financial Health – UN Sustainable Development Goals

experian

SUSTAINABLE DEVELOPMENT GOALS

Given our sustainable business strategic priority of Improving Financial Health for all, we have identified three of the SDGs where we can make a meaningful contribution:

1 NO POVERTY

Target 1.4
By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as **access to appropriate new technology and financial services, including microfinance.**

8 DECENT WORK AND ECONOMIC GROWTH

Target 8.10
Strengthen the capacity of domestic financial institutions to encourage and **expand access to banking, insurance and financial services for all**.

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

Target 9.3
Increase the access of small-scale industrial and other enterprises, in particular in developing countries, **to financial services, including affordable credit.**

- These specific SDG targets are related to improving access to credit, microfinance and financial services, and we contribute to these via our core products, social innovation, and community investment.
- **Target:** Reach 100m people through social innovation products by 2025 – **Result:** 106m people in 2023, target met 2 years early
- **Target:** Connect with 100m people through United for Financial Health by 2024 – **Result:** 113m connections in 2023, target met 1 year early

www.experianplc.com/responsibility/improving-financial-health

Social – Treating data with respect

We aim to be The Consumers' Bureau.

We have built our business on clear commitments to treat data with respect.

Experian Global Data Principles:

Security	Accuracy	Fairness	Transparency	Inclusion
Data security is critical. Securing and protecting data against unauthorised access, use, disclosure and loss are key priorities for us.	We will make data as accurate, complete and relevant as possible for the manner in which it is used, always in compliance with legal requirements.	We collect and use data fairly and for legitimate purposes, balancing privacy expectations with the social and economic benefits derived from the responsible use of data for individuals, businesses and clients.	We are open and transparent about the types of data we collect, where we get it, how it is used and where it is shared. Where appropriate we provide individuals with access to the data we collect about them and the ability to correct, restrict or delete data.	We seek to improve financial health and inclusion for all through the innovative use of relevant data to help individuals improve their financial lives.

www.experianplc.com/responsibility/treating-data-with-respect

We're committed to inspiring and supporting our people

- We have a high performance culture with opportunities for training and development for all employees
- We build and celebrate a diverse and inclusive culture, and we've set new gender diversity targets
- We listen to our people's views, support a positive empowering culture and do all we can to make Experian a great place to work.

4.4
Glassdoor score[1]

40%
target for women in senior leaders

FY22 Great Place to Work survey

- **86%** proud to tell others that they work at Experian
- **82%** feel good about the ways in which we contribute to the community
- **90%+** agree that people are treated fairly regardless of their social and economic status, sexual orientation, race and gender

1. As at 31 march 2023

www.experianplc.com/responsibility/inspiring-and-supporting-our-people

Social – Employees

We're committed to inspiring and supporting our people

- We have a high performance culture with opportunities for training and development for all employees
- We build and celebrate a diverse and inclusive culture, and we've set new gender diversity targets
- We listen to our people's views, support a positive empowering culture and do all we can to make Experian a great place to work.

4.4
Glassdoor score[1]

16
Employee diversity groups

40%
target for women in senior leaders

FY23 Great Place to Work survey

- **88%** proud to tell others that they work at Experian
- **96%** agree that people are treated fairly regardless of their sexual orientation
- **95%** agree that people are treated fairly regardless of their race
- **93%** agree that people are treated fairly regardless of their gender

www.experianplc.com/responsibility/inspiring-and-supporting-our-people

1. As at 31 March 2023

We’ve committed to become carbon neutral in our own operations[1] by 2030

- The SBTi have approved our science-based target that by 2030 we will reduce Scope 1 and 2 emissions by 50% and Scope 3 emissions[2] by 15%.
- We have developed carbon emission reduction plans which include switching to more renewable energy, consolidating buildings, and switching to a lower carbon fleet.
- We are now developing our strategy to decarbonise our operations even further and transition to Net Zero.
- We’ve also committed to gradually carbon offset our scope 1 and 2 emissions over the 5 years to 2025.

- Scope 1 & 2 emissions, & Scope 3 air travel published ✓
- June 2020: carbon neutral & offsetting commitments published ✓
- May 2021: science-based target published ✓
- June 2021: early TCFD reporting on most requirements ✓
- June 2021: first full scope 3 estimate published ✓
- FY22: 44% decline in scope 1 & 2 emissions since 2019 ✓
- June 2022: 4 years full scope 3 emissions published ✓
- June 2022: full TCFD statement published ✓
- FY23: start to develop Net Zero Transition Plan (NZTP) ✓
- Refine scope 3 estimates with CDP data ✓
- Launch Net Zero commitment and NZTP
- 100% of scope 1 & 2 emissions offset by 2025
- Deliver on decarbonisation plans towards Net Zero

1. Includes all scope 1 and 2 emissions and the categories of ‘purchased goods & services’, ‘business travel’ and ‘well to tank’ within scope 3 (which represent 83% of our baseline emissions in scope 3).
2. Purchased goods & services, business travel and well to tank

We're committed to the highest standards of corporate governance

- We maintain the highest standards as set out in the UK Corporate Governance Code 2018
- Independent Board evaluation shows first class corporate governance and excellent board performance
- Board meets recommendations of both the FTSE Women Leaders Review on gender diversity and the Parker Review on ethnic diversity

73%
Independent[1] Board members[2]

45%
Women on Board[2]

2
Ethnically diverse Board members[2]

100%
Independence of Audit and Remuneration[1] Committees

www.experianplc.com/responsibility/working-with-integrity/corporate-governance/

1. Includes Board Chairman (independent on appointment)
2. As at 31 March 2023

ESG highlights

experian

Social

Supporting UN SDGs	1.4, 8.10, 9.3
People using our platforms for free education, access to products & services[2]	172m
Connections with people United for Financial Health since launch	113m
Revenue from Social Innovation products since 2013 launch	$241m
Debt renegotiated via Limpa Nome	$8.9bn
Unbanked people who could benefit through alternative data sources and Experian technology platforms	1.4bn

Data security and privacy is **a top priority**

Robust security controls based on **ISO27001**

Founding member of the **Slave-Free Alliance**

Suppliers must comply with **Supplier Code of Conduct**

Mandatory annual training for all employees:
Code of Conduct, Security & data, Anti-Corruption

Employees

Employee engagement	82%
Glassdoor rating (increased 7 years running)[3]	4.4
Three-year gender diversity targets set	Yes
Voluntary employee attrition	11.9%
Diversity and inclusion employee groups	16

Environment

Committed to become carbon neutral by	2030
Science-based target approved by SBTi	Yes
CDP Climate Change score (2022)	A-
CDP Supplier Engagement Rating (2022)	A-
Scope 1 & 2 emissions since 2019[4]	-65%
% FY23 scope 1 & 2 emissions offset	60%
Electricity from renewable sources FY23	62%

Governance

Independent Board members[5,6]	73%
Female Board members[6]	45%
Ethnically diverse Board members[7]	2
Independence[6] of Audit and Remuneration committees	100%
Clear division of responsibilities between the Chairman and CEO	Yes
Independent external evaluation of the Board's performance[8]	Yes
Executive remuneration linked to Group performance	Yes
Voting rights for shareholders	Equal

A constituent member of FTSE4Good index since 2012

FTSE4Good

1. FY23 data unless specified 2. As at Q1 FY24 3. As at 31 March 2023 4. Using Market-based scope 2 emissions 5. From 31 March 2023
6. Includes Board Chairman (independent on appointment) 7. Meeting Parker Review definition 8. Occurs every 3 years, most recent was FY20

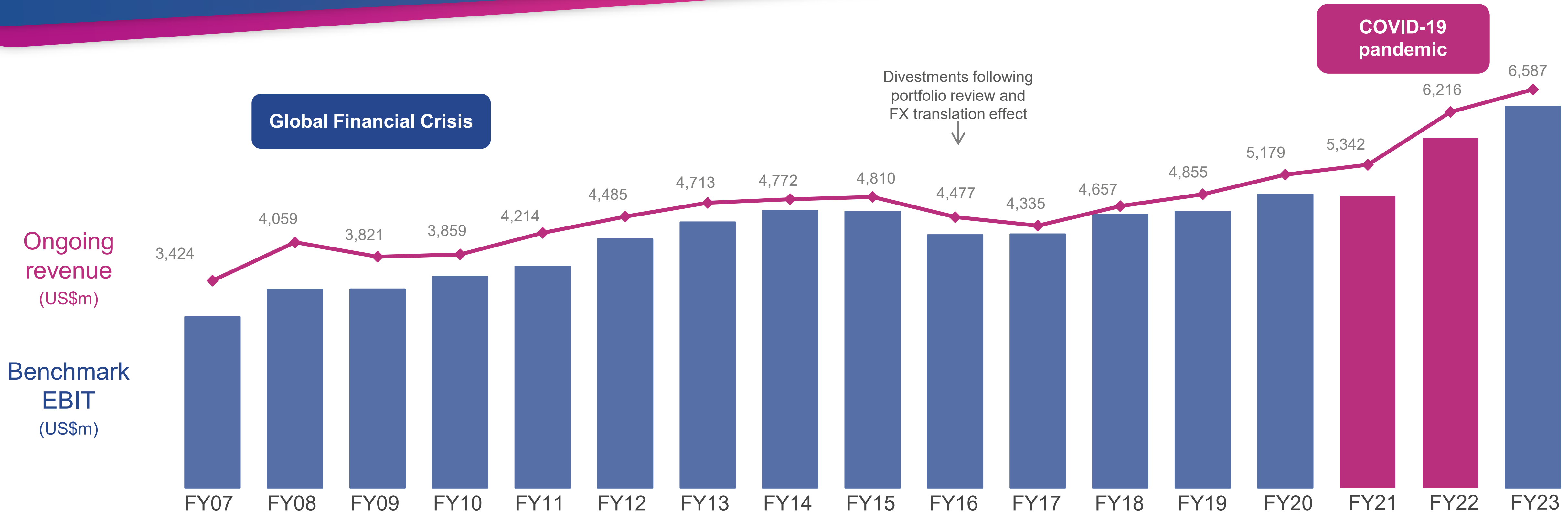
Appendix

Modelling considerations for FY24

Organic revenue growth	4–6%
Benchmark EBIT margin[1]	Modest margin improvement
Foreign exchange	c. 0% to +1% on revenue and Benchmark EBIT
Net interest	c.US$125–130m
Benchmark tax rate	26–27%
WANOS	c.914m
Capital Expenditure	c.9% of revenue
Benchmark OCF[2] conversion	>90%
Share repurchases	US$150m

1 At constant exchange rates.
2 Operating cash flow.

Organic revenue growth and stable margins in every year since 2007

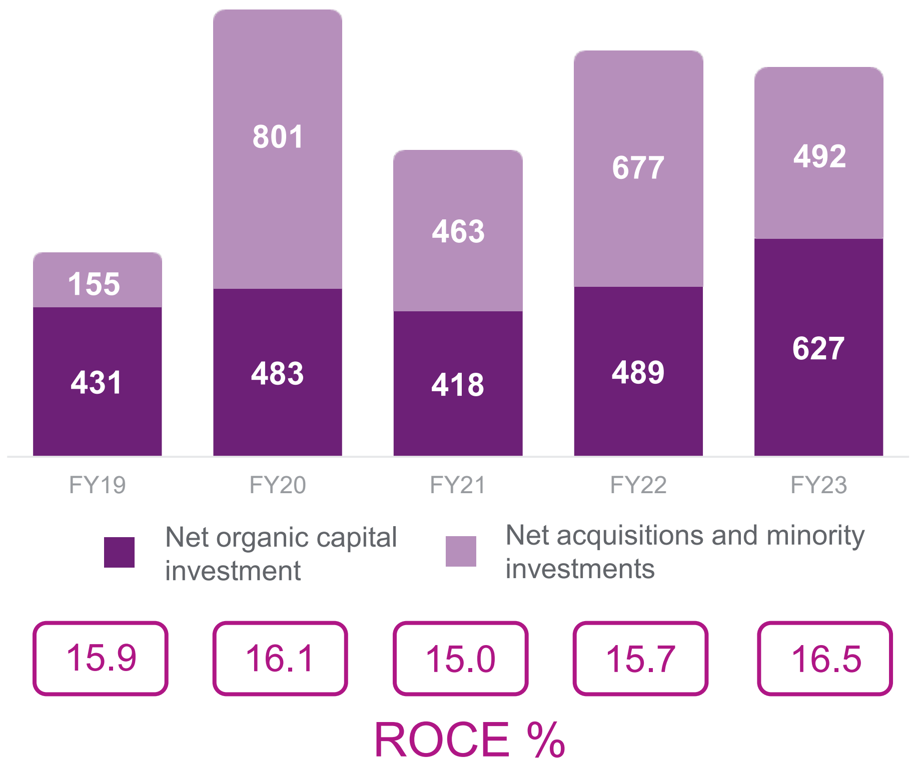


	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20	FY21	FY22	FY23
Organic revenue growth	8%	4%	3%	2%	8%	10%	8%	5%	1%	5%	5%	5%	9%	8%	4%	12%	7%
Benchmark EBIT margin[1]	21.8%	21.8%	23.3%	24.4%	24.8%	26.2%	26.6%	27.4%	27.2%	26.7%	27.7%	27.7%	26.9%	26.8%	25.9%	26.2%	27.4%

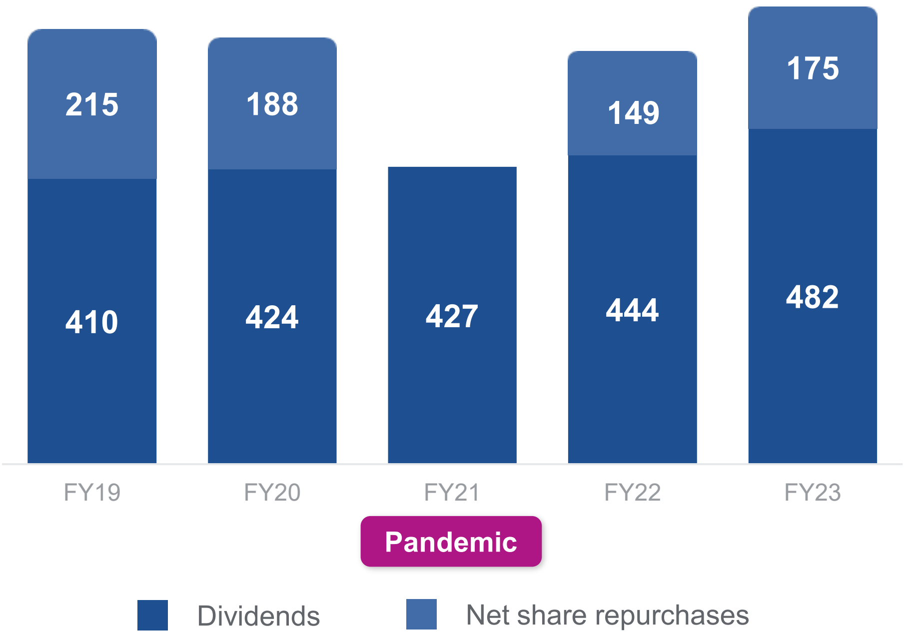
1. Conversion of Benchmark EBIT into Benchmark operating cash flow.
Global ongoing activities revenue and Benchmark EBIT only. Excluding growth rates, FY07 to FY23 revenue and Benchmark EBIT may have been adjusted to exclude various exited business activities and discontinued operations. Growth rates are not restated. All revenue and Benchmark EBIT are as reported. Source: Experian's Annual Reports from FY07 to FY23 (see https://www.experianplc.com/investors/results-and-presentations/).

Investing for growth with strong capital discipline

Over US$5.0bn invested



US$2.9bn returned to shareholders

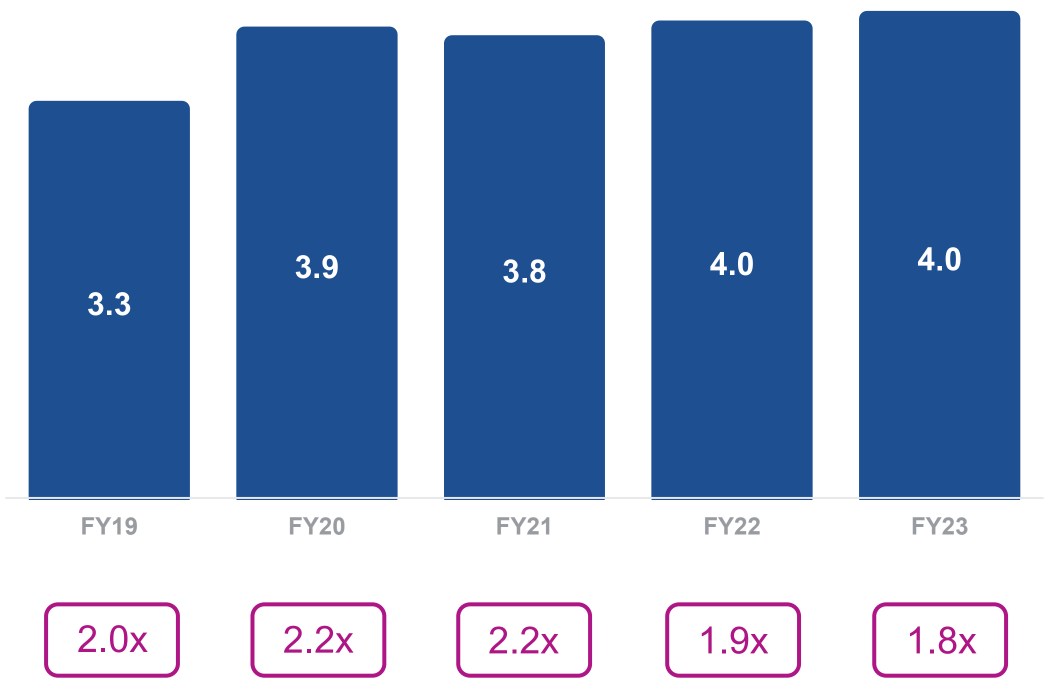


Based on reported numbers at the time, at actual FX rates.

Financial management

Strong financial position

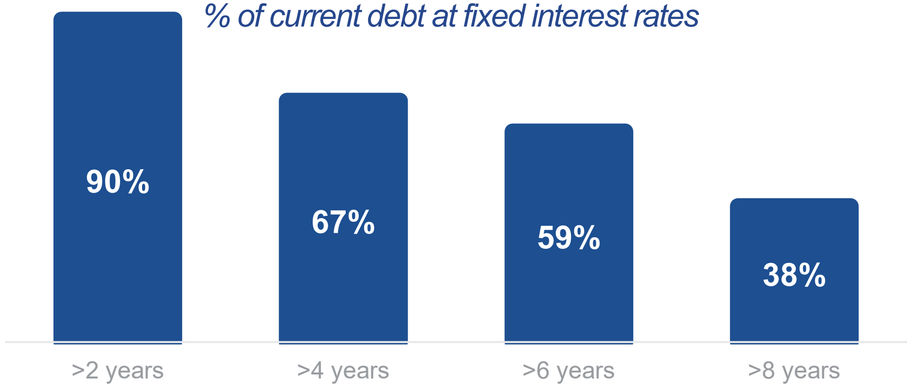
Net debt US$bn



Net debt / EBITDA leverage

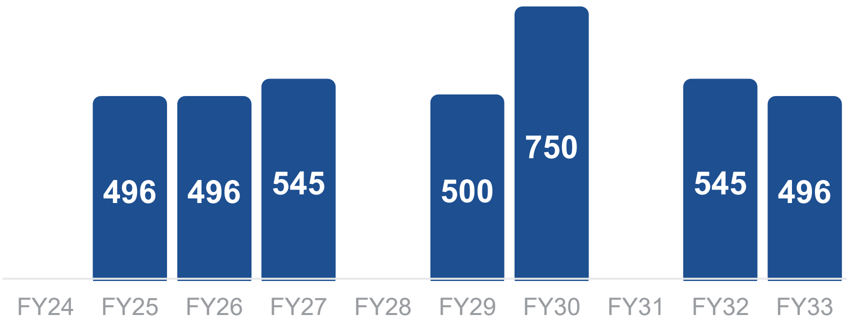
Low interest rate exposure

% of current debt at fixed interest rates

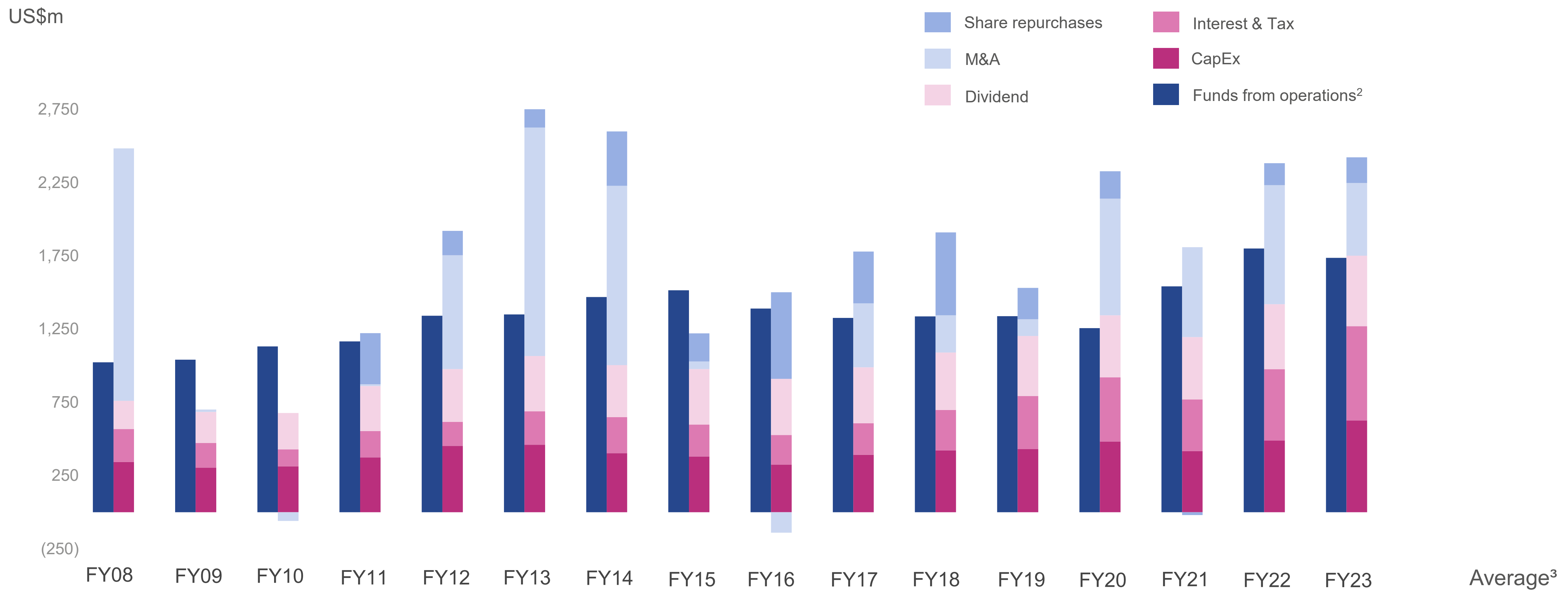


>60% of bonds mature in five years or more

Bond maturity profile US$m



Our cash flow is consistently strong and reliable which supports our disciplined capital allocation

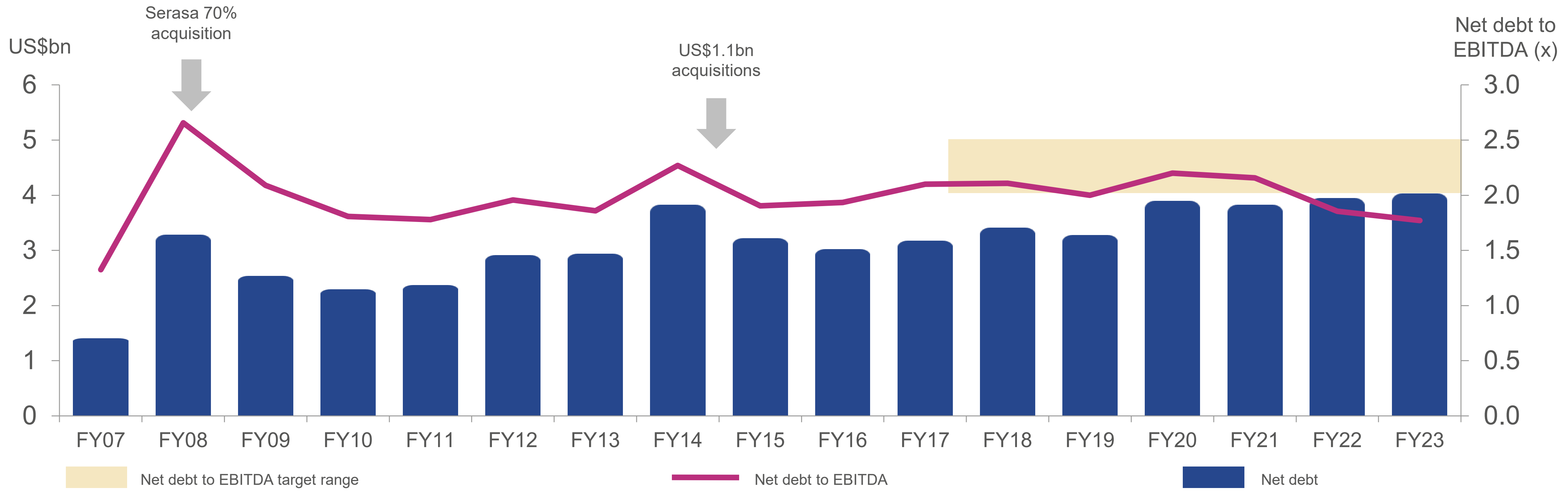


	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20	FY21	FY22	FY23	Average[3]
Strongly cash generative[1]	99%	101%	100%	98%	96%	94%	101%	104%	106%	96%	96%	97%	88%	106%	109%	98%	99%

1. Conversion of Benchmark EBIT into Benchmark operating cash flow.
2. Funds from operations is defined as Benchmark free cash flow plus organic capital investment (capital expenditure).
3. Average from FY07 to FY22.

Source: Experian's Annual Reports from FY07 to FY23 – publicly available at www.experianplc.com/investors/reports/.

Historic leverage trends



Leverage policy target: Net debt in the range of 2.0–2.5x of EBITDA

Net debt / EBITDA leverage is calculated on a constant GAAP basis and excludes IFRS16 related operating lease liabilities, Depreciation and Amortisation, and finance charge adjustments.
Net debt includes adjustment for the Serasa put option FY08-FY12. Unless otherwise stated all references to EBITDA are to Benchmark EBITDA.
Source: Experian's Annual Reports from FY07 to FY21 – publicly available at www.experianplc.com/investors/reports/ and results announcement at www.experianplc.com/investors/results-and-presentations.

North America: expanding our data assets to offer the most robust insights

Recent additions include digital identity graph and employer records

Consumer Credit

- Largest traditional credit bureau
- Over 245 million credit-active consumer records
- Approximately 4 billion consumer tradelines
- Approximately 12 million consumer public records
- Over 20 years of raw data
- 99.9% accuracy
- 42 million payroll and unique employer-direct records

Consumer Marketing

- Broadest reach of consumer data available with 3,200 public and proprietary sources
- 126 million living units; 300 million consumers
- 650+ psychographics; 1500+ demographic attributes; 70+ lifestyle segments
- 700 million + Vehicle ownership data records
- 4+ billion clustered device records

US Business Credit

- Most comprehensive source of US businesses available
- 25.1 million active business credit records
- 145.6 million business tradelines w/ 2 member consortiums
- 47.5 million US businesses in database
- 700+ Attributes
- Over 6 million sources

Fraud & Identity

- Over 500,000 known fraud records
- Over 800,000 daily identity transactions
- 400+ million consumer demographic and credit records
- Approximately 2,000 credit and fraud attributes

Alternative Financials

- Largest alternative FCRA regulated credit bureau
- 60+ million unique consumers
- Payday and cash advance
- Short term installment loans
- 1000+ attributes and multiple scores
- 20 million+ rental files via RentBureau®

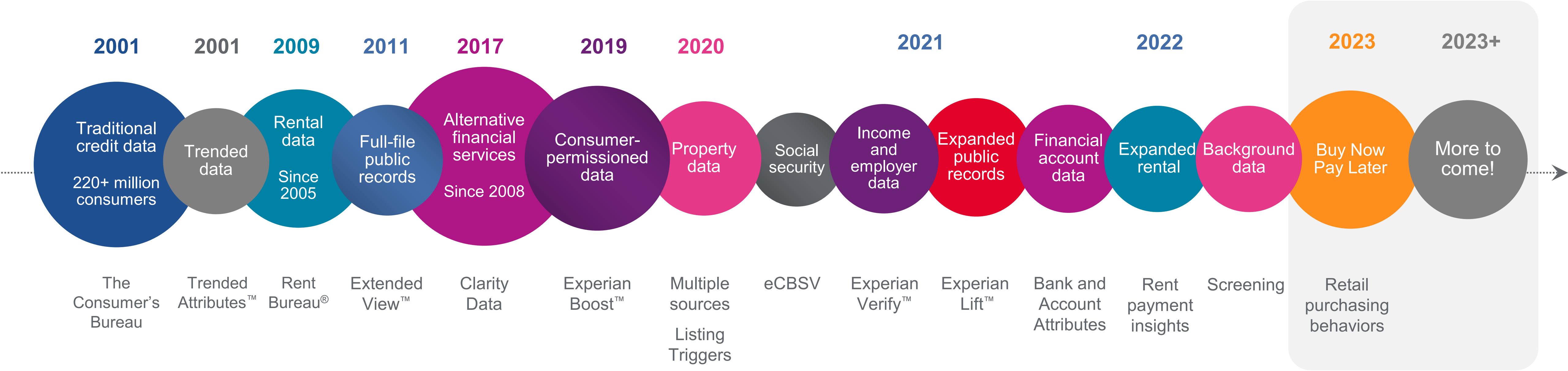
Augmented with best-in-class third-party datasets

Government data	Economic data	Property data	Social data	User permissioned	Cyber ID / Dark web	Health

Highest quality and accuracy | Expert matching | World-class compliance and governance

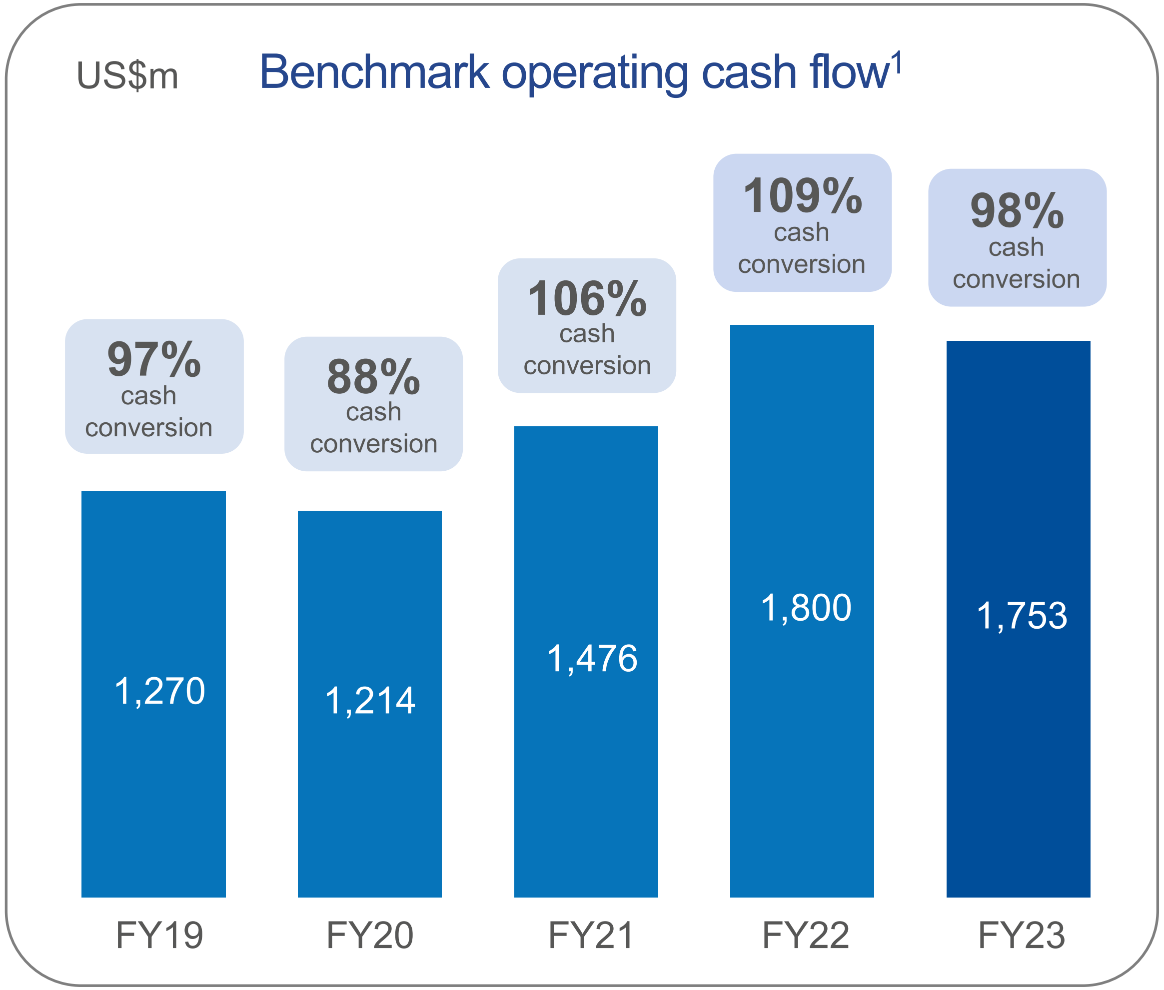
North America data: Expanding data sources for a 360º view of consumers

Driving results in financial inclusion, modeling, decisioning, marketing, risk management and more



Directly sourced • Calculated • Acquired • Third-party partnerships

Cash flow generation



- Strong cash flow generation and conversion
- Benchmark operating cash flow decreased (3%) down on the previous year against exceptionally strong conversion
- Net capital expenditure represents 9% of revenue

1 Benchmark operating cash flow is defined as Benchmark EBIT plus amortisation, depreciation and charges for share-based incentive plans, less net capital expenditure and adjusted for changes in working capital, principal lease payments and the Group's share of the Benchmark profit or loss retained in continuing associates.

North America

Year ended 31 March US$m	2023	2022	Total growth	Organic growth	Q1 FY24 Organic growth
Data	2,142	2,033	5%	4%	3%
Decisioning	837	784	7%	7%	7%
Business-to-Business	**2,979**	**2,817**	**6%**	**5%**	**4%**
Consumer Services	**1,453**	**1,305**	**11%**	**11%**	**3%**
Total revenue	**4,432**	**4,122**	**8%**	**7%**	**4%**
Benchmark EBIT – ongoing activities	**1,467**	**1,381**	**6%**		
Benchmark EBIT margin	**33.1%**	**33.5%**			

All results are Benchmark figures and are on an ongoing activities basis.
Growth at constant exchange rates.

Latin America

Year ended 31 March US$m	2023	2022	Total growth	Organic growth	Q1 FY24 Organic growth
Data	606	528	14%	12%	9%
Decisioning	176	149	17%	16%	15%
Business-to-Business	**782**	**677**	**14%**	**13%**	**10%**
Consumer Services	**165**	**114**	**42%**	**32%**	**26%**
Total revenue	**947**	**791**	**18%**	**16%**	**13%**
Benchmark EBIT – ongoing activities	**294**	**223**	**30%**		
Benchmark EBIT margin	**31.0%**	**28.2%**			

All results are Benchmark figures and are on an ongoing activities basis.
Growth at constant exchange rates.

UK and Ireland

Year ended 31 March
US$m

	2023	2022	Total growth	Organic growth	Q1 FY24 Organic growth
Data	391	409	8%	7%	2%
Decisioning	229	244	7%	7%	0%
Business-to-Business	**620**	**653**	**7%**	**7%**	**1%**
Consumer Services	**164**	**194**	**(4)%**	**(4)%**	**(2)%**
Total revenue	**784**	**847**	**5%**	**5%**	**1%**
Benchmark EBIT – ongoing activities	**170**	**188**	**1%**		
Benchmark EBIT margin	**21.7%**	**22.2%**			

All results are Benchmark figures and are on an ongoing activities basis.
Growth at constant exchange rates.

EMEA/Asia Pacific

Year ended 31 March US$m	2023	2022	Total growth	Organic growth	Q1 FY24 Organic growth
Data	301	333	0%	0%	4%
Decisioning	123	123	13%	13%	21%
Total revenue	**424**	**456**	**3%**	**3%**	**8%**
Benchmark EBIT – ongoing activities	**14**	**13**	**8%**		
Benchmark EBIT margin	**3.3%**	**2.9%**			

All results are Benchmark figures and are on an ongoing activities basis.
Growth at constant exchange rates.
Revenue and Benchmark EBIT have been re-presented for the reclassification to exited business activities of certain B2B businesses.

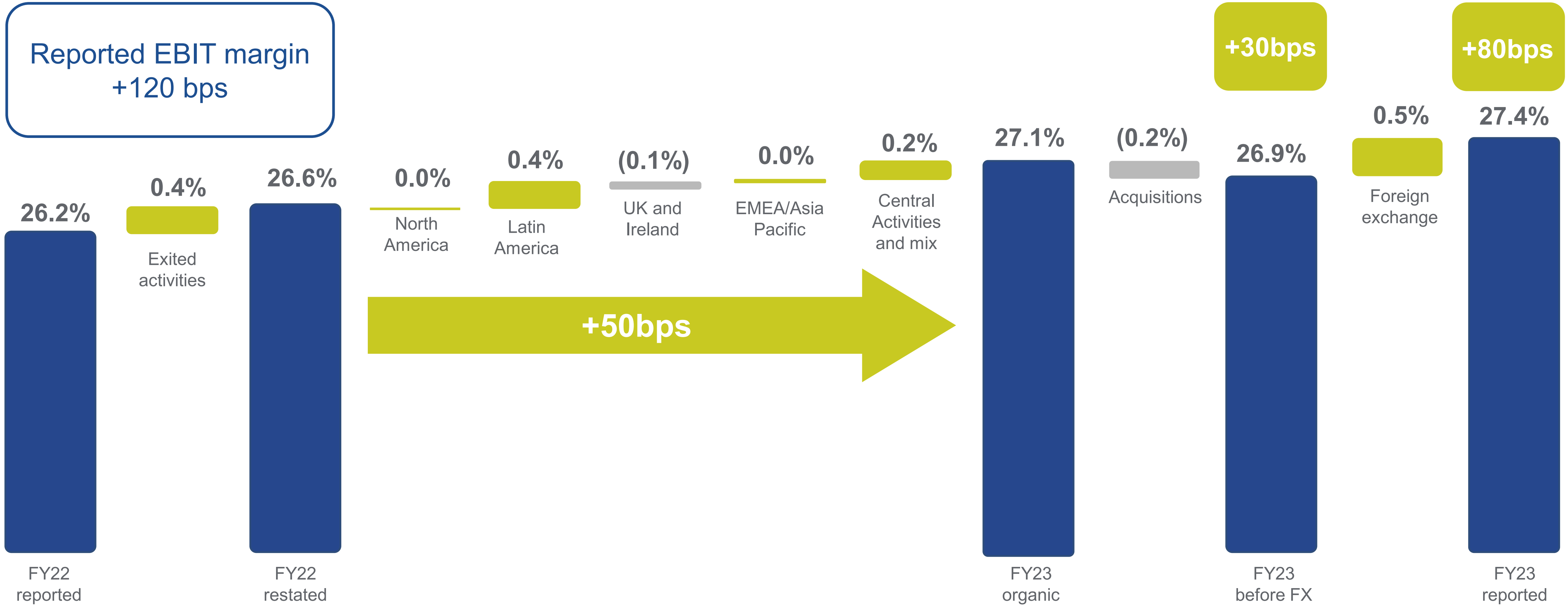
Reconciliation of Benchmark to Statutory PBT

Year ended 31 March US$m	2023	2022	Growth % (actual rates)	Growth % (constant rates)
Benchmark profit before tax	**1,670**	**1,535**	**9**	**9**
Acquisition and disposal expenses	(46)	(47)		
Contingent consideration	(45)	(26)		
Profit and loss on disposal	-	47		
Restructuring related and other costs	(66)	(26)		
Statutory profit before tax before non-cash items	**1,513**	**1,483**	**2**	
Amortisation of acquisition intangibles	(192)	(174)		
Impairment charges[1]	(197)	(31)		
Non-cash financing remeasurements[2]	50	169		
Statutory profit before tax	**1,174**	**1,447**	**(19)**	

1 Includes share of non-benchmark losses on associates
2 Includes interest on uncertain tax provision
PBT = profit before tax

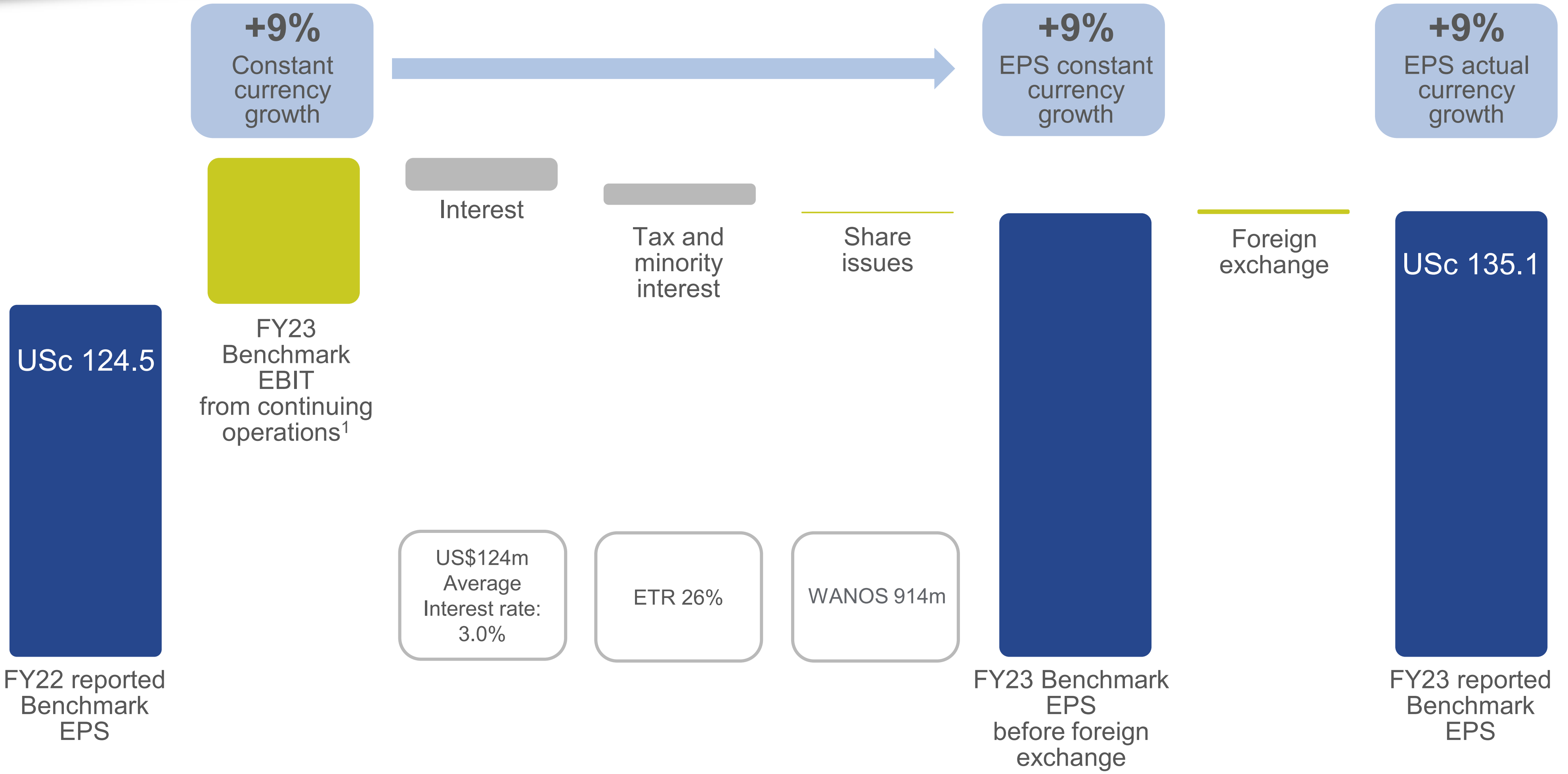
Benchmark EBIT margin

Reported EBIT margin
+120 bps



Benchmark EBIT margin on an ongoing activities basis at actual exchange rates.

Benchmark earnings per share (EPS)



1 Includes exited business activities.
Average interest rate = net interest expense divided by average debt.
ETR = Effective tax rate
WANOS = Weighted average number of shares

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Experian American Depositary Receipt (ADR) programme

ADR shareholder enquiries:

Shareowner Services
J.P. Morgan Chase Bank, N.A.
PO Box 64504
St Paul, MN55164-0504
United States

T: + 1 651 453 2128 (From the US: 1-800-990-1135, toll free)
E: shareowneronline
W: www.adr.com

Experian ADR shares trade on the OTCQX:

Symbol	EXPGY
CUSIP	30215C101
Ratio	1 ADR : 1 ORD
Country	United Kingdom
Effective Date	October 11, 2006
Underlying SEDOL	B19NLV4
Underlying ISIN	GB00B19NLV48
U.S. ISIN	US30215C1018
Depositary	J.P. Morgan Chase Bank, N.A.

Event calendar

19 July 2023	Annual General Meeting
15 November 2023	Half year results, FY24
16 January 2024	Q3 FY24 trading update

Disclaimer